CLAIMS

We Claim:

1.   A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

sending an e-mail by the electronic auction system to the buyer of the at least one item;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

providing a payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the payment page, authorization from the buyer to deduct funds from a payment account corresponding to the buyer;

deducting funds from the payment account corresponding to the buyer; and

using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

2.   The method according to Claim 1, further comprising the step of using at least another portion of the deducted funds to effect payment to an operator of the electronic auction system.

3. The method according to Claim 1, further comprising the step of sending an e-mail to at least the seller indicating that payment has been made by the buyer.

4. The method according to Claim 3, wherein the e-mail sent to the seller contains a link to a web site for leaving comments regarding the payment transaction between the buyer and the seller.

5. The method according to Claim 1, wherein the payment page includes a plurality of fields, and further comprising the steps of:

receiving information from the seller; and

automatically filling out at least a group of the plurality of fields using at least the information received from the seller.

6. The method according to Claim 5, wherein the plurality of fields consist of a sales tax field, and a shipping and handling field.

7. The method according to Claim 1, wherein the step of sending the e-mail occurs after an auction conducted by the electronic auction system for the at least one item has closed.

8. The method according to Claim 1, further comprising the step of receiving authorization from the buyer to loan funds thereto for effecting payment prior to the step of deducting funds.

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9.   The method according to Claim 1, further comprising the step of skipping the

providing a payment page and receiving authorization steps if the at least one input is not

received within a predetermined time period.

10.   The method according to Claim 1, further comprising the following steps

5   prior to the deducting step:

determining whether notification has been received from the seller that payment has

not been made by the buyer within a predetermined time period; and

skipping the providing a payment page and receiving authorization steps, if it is

determined that notification has been received.

10   11.   The method according to Claim 1, wherein the method comprises the

following steps prior to the step of receiving the at least one input from the buyer:

activating a character recognition mode;

receiving characters corresponding to a portion of a hyperlink provided on the e-mail;

and

15   recognizing the received characters as corresponding to the portion of the hyperlink.

12.   A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

5   sending an e-mail by the electronic auction system to the buyer of the at least one item;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

providing a payment page to the buyer after receiving the at least one input from the

10   buyer;

receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

effecting payment to at least the seller.

13.   The method according to Claim 12, further comprising the step of effecting

15   payment to an operator of the electronic auction system.

14.   The method according to Claim 12, further comprising the step of sending an e-mail to the seller indicating that payment has been made by the buyer.

15.   The method according to Claim 12, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

16.   A method for effecting payment for at least one item offered for sale by a
seller and purchased by a buyer via an electronic auction web site, where the electronic
auction web site is accessible by a plurality of users and maintained by an electronic auction
system, the method comprising the steps of:

5   receiving, via one of the electronic auction web site and an e-mail transmitted by the
electronic auction system, at least one input from the buyer indicating an initiation to effect
payment; and

          effecting payment to the seller, wherein the method for effecting payment does not
provide for any interaction between the buyer and the seller.

10   17.   The method according to Claim 16, wherein the step of effecting payment
includes the steps of:

          deducting funds from a payment account corresponding to the buyer; and

          transferring at least a portion of the deducted funds to at least one payment account
corresponding to the seller.

15   18.   The method according to Claim 16, wherein the step of effecting payment
includes the step of loaning funds to the buyer by the electronic auction system.

          19.   The method according to Claim 16, further comprising the step of displaying a
page including a plurality of fields, the plurality of fields including a field providing an
auction identification code corresponding to the at least one item, a field providing an
20   identification name for the buyer, a field providing an identification name for the seller, and

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a field providing a description of the at least one item.

20.   The method according to Claim 19, wherein the plurality of fields includes a field indicating if insurance was purchased by the buyer, and at least one field indicating payment details.

5   21.   The method according to Claim 16, wherein the at least one input is received after the conclusion of an electronic auction conducted by the electronic auction system for the at least one item.

22.   The method according to Claim 16, further comprising the step of transmitting an e-mail to at least the seller.

10   23.   The method according to Claim 22, wherein the e-mail indicates an address corresponding to the buyer, a description of the at least one item, a purchase price of the at least one item, and an identification code corresponding to the at least one item.

24.   The method according to Claim 22, wherein the e-mail indicates an identification name corresponding to the buyer, and an identification name corresponding to

15   the seller.

25.   The method according to Claim 22, wherein the e-mail includes a link to a page for leaving comments regarding the payment transaction.

26.   The method according to Claim 22, wherein the e-mail includes a link to a page for displaying and/or printing payment transaction information.

27.   A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic

5   auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

receiving at least one input from the buyer to initiate a payment method; and

initiating the payment method, wherein the payment method is at least one of deducting funds from a payment account corresponding to the buyer and loaning funds to the

10   buyer for effecting payment, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

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28.   A method for effecting payment for at least one item offered for sale via an electronic auction by a seller and purchased by a buyer, where the electronic auction is conducted via an electronic auction web site accessible by a plurality of users and maintained

15   by an electronic auction system, the method comprising the steps of:

receiving at least one input from the buyer indicating an initiation to effect payment after the conclusion of the electronic auction; and

effecting payment to the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.

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Add C1

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